

CLAIMS:

What is claimed is:

1. A method for automatically authorizing a remote  
2 point of purchase action at a facility which permits such  
3 actions, said method comprising the steps of:

4 storing selections made by an authorized user during  
5 a previous transaction;

6 prompting a user with options during a current  
7 transaction at the facility;

8 comparing options selected by the user with  
9 prestored selections;

10 requiring the user to answer a security-related  
11 question if the options selected by the user are  
12 inconsistent with the prestored selections; and

13 thereafter permitting the current transaction only  
14 if the user correctly answers said security-related  
15 question.

1 2. The method of claim 1 wherein the step of storing  
3 selections comprises generating a user profile of  
4 selections made by the user during the last  $n$   
transactions.

1 3. The method of claim 1 wherein the step of storing  
2 selections comprises storing selections made by the user  
3 at a plurality of facilities.

1           4. The method of claim 1 wherein the step of storing  
2           selections comprises storing selections made by the user  
3           while using a credit or debit card.

1           5. The method of claim 1 wherein the step of storing  
2           selections comprises storing selections made by the user  
3           while using a plurality of credit or debit cards, wherein  
4           each of the credit or debit cards has a different account  
5           number.

1           6. The method of claim 1 wherein the step of requiring  
2           the user to answer a security-related question requires  
3           the user's current selections to be substantially  
4           inconsistent with the prestored selections.

1           7. The method of claim 1 wherein the step of requiring  
2           the user to answer a security-related question is  
3           predicated on the user's current selections being  
4           identical to the prestored selections.

1           8. The method of claim 1 wherein the step of requiring  
2           the user to answer a security-related question entails  
3           requiring the user to answer a plurality of security-  
4           related questions, and wherein the step of permitting the  
5           current transaction requires the user to answer each of  
6           the security-related questions correctly.

1           9. A method for automatically authorizing a remote  
2        point of purchase action with a credit or debit card at  
3        facilities which permit such actions, said method  
4        comprising the steps of:

5                 storing selections made by an authorized user during  
6        the previous  $n$  transactions with the credit or debit card  
7        at the facilities and generating a user profile in  
8        response thereto;

9                 prompting a current user with options during a  
10      current transaction with the credit or debit card at one  
11      of the facilities;

12                 comparing options selected by the current user with  
13      the user profile;

14                 requiring the current user to answer a security-  
15      related question if the options selected by the current  
16      user are inconsistent with the user profile; and then

17                 permitting the current transaction only if the  
18      current user correctly answers said security-related  
19      question.

1           10. The method of claim 9 wherein the step of storing  
2        selections comprises storing selections made by the  
3        authorized user while using a plurality of credit or  
4        debit cards at various ones of the facilities, wherein  
5        each of the credit or debit cards has a different account  
6        number.

1       11. The method of claim 9 wherein the step of requiring  
2       the current user to answer a security-related question  
3       requires the current user's current selections to be  
4       substantially inconsistent with the user profile.

1       12. The method of claim 9 wherein the step of requiring  
2       the current user to answer a security-related question is  
3       predicated on the current user's current selections being  
4       identical to the user profile.

1       13. The method of claim 9 wherein the step of requiring  
2       the current user to answer a security-related question  
3       entails requiring the current user to answer a plurality  
4       of security-related questions, and wherein the step of  
5       permitting the current transaction requires the current  
6       user to answer each of the security-related questions  
7       correctly.

1       14. A system for automatically authorizing a remote  
2       point of purchase action at a facility which permits such  
3       actions, comprising:

4                 a memory for storing previous selections made by an  
5       authorized user;

6                 a user terminal adapted to prompt a user with  
7       options during a transaction at the facility;

8                 processor means for comparing options selected by  
9       the user at the user terminal during a current  
10      transaction with the previous selections stored in the  
11      memory;

12                 control means for requiring the user to answer a  
13       security-related question when the options selected by  
14       the user at the user terminal during the current  
15       transaction are inconsistent with the previous selections  
16       stored in the memory, and for thereafter permitting the  
17       current transaction only when the user correctly answers  
18       said security-related question.

1       15. The system of claim 14 wherein the memory generates  
2       a user profile of selections made by the user during the  
3       last  $n$  transactions.

1       16. The system of claim 14 wherein the user terminal is  
2       a device for reading a credit or debit card.

1       17. The system of claim 14 wherein the control means  
2       requires the user to correctly answer a plurality of  
3       security-related questions.

1       18. A computer program product, residing on a computer  
2       usable medium and having computer usable program means  
3       embodied therein, said computer usable program means  
4       comprising:

5               means for storing selections made by an authorized  
6       user during a previous transaction;

7               means for prompting a user with options during a  
8       current transaction at the facility;

9               means for comparing options selected by the user  
10      with prestored selections;

11       means for requiring the user to answer a security-  
12      related question if the options selected by the user are  
13      inconsistent with the prestored selections; and

14       means for permitting the current transaction only if  
15      the user correctly answers said security-related  
16      question.

17       19. The computer program product of claim 18 wherein the  
18       means for storing selections generates a user profile of  
19       selections made by the user during the last  $n$   
20      transactions.

21       20. The computer program product of claim 18 wherein the  
22       means for storing selections stores selections made by  
23       the user at a plurality of facilities.

24       21. The computer program product of claim 18 wherein the  
25       means for storing selections stores selections made by  
26       the user while using a credit or debit card.

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5 22. The computer program product of claim 18 wherein the  
means for storing selections stores selections made by  
the user while using a plurality of credit or debit  
cards, wherein each of the credit or debit cards has a  
different account number.

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5 23. The computer program product of claim 18 wherein the  
means for requiring the user to answer a security-related  
question is predicated on the user's current selections  
being substantially inconsistent with the prestored  
selections.

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4 24. The computer program product of claim 18 wherein the  
means for requiring the user to answer a security-related  
question is predicated on the user's current selections  
being identical to the prestored selections.

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6 25. The computer program product of claim 18 wherein the  
means for requiring the user to answer a security-related  
question entails requiring the user to answer a plurality  
of security-related questions, and wherein the means for  
permitting the current transaction requires the user to  
answer each of the security-related questions correctly.